

WHAT IS CLAIMED IS:

1. A method of electronically learning a signature, comprising the steps of:
  - 5 sampling a signature and obtaining raw data representative thereof using a recursive sampling process;
  - translating the raw data into high dimension vectors; and
  - extracting, via an unsupervised neural network, high order principal components of the high dimension vectors by cumulative ortho-normalization.
- 10 2. The method of claim 1, further comprising integrating the high order principal components by generating a value  $r$  corresponding to a ratio of the number of vectors within an ellipsoid to the total number of vectors and a value  $s$ , the value  $s$  corresponding to the average of distances of all vectors within the ellipsoid.
- 15 3. The method of claim 2, further comprising:
  - calculating a value  $A = (\text{average } r - \text{current signature sample } r)^2 / (\text{variance of } r)$  and  $B = (\text{average } s - \text{current signature sample } s)^2 / (\text{variance of } s)$ ; and
  - multiplying the values  $A$  and  $B$  together.
- 20 4. The method of Claim 3, wherein multiplying the values  $A$  and  $B$  together comprises multiplying the values  $A$  and  $B$  together in a Pi neuron.

5. Software for electronically learning a signature, the software encoded in media and operable when executed to:

sample a signature and obtaining raw data representative thereof using a recursive sampling process;

5 translate the raw data into high dimension vectors; and

extract, via an unsupervised neural network, high order principal components of the high dimension vectors by cumulative ortho-normalization.

6. The software of claim 5, further operable to integrate the high order 10 principal components by generating a value r corresponding to a ratio of the number of vectors within an ellipsoid to the total number of vectors and a value s, the value s corresponding to the average of distances of all vectors within the ellipsoid.

7. The software of claim 6, further operable to:

15 calculate a value  $A = (\text{average } r - \text{current signature sample } r)^2 / (\text{variance of } r)$  and  $B = (\text{average } s - \text{current signature sample } s)^2 / (\text{variance of } s)$ ; and multiply the values A and B together.

8. The software of Claim 7, wherein the software operable to multiply the 20 values A and B together comprises the software operable to multiply the values A and B together in a Pi neuron.

9. A computer for electronically learning a signature, comprising:  
memory; and  
one or more processors collectively operable to:  
sample a signature and obtaining raw data representative thereof using  
5 a recursive sampling process;  
translate the raw data into high dimension vectors; and  
extract, via an unsupervised neural network, high order principal  
components of the high dimension vectors by cumulative ortho-normalization.
  
10. The computer of claim 9, the one or more processors further operable  
to integrate the high order principal components by generating a value  $r$   
corresponding to a ratio of the number of vectors within an ellipsoid to the total  
number of vectors and a value  $s$ , the value  $s$  corresponding to the average of distances  
of all vectors within the ellipsoid.
  
- 15 11. The computer of claim 10, the one or more processors further operable  
to:  
calculate a value  $A = (\text{average } r - \text{current signature sample } r)^2 / (\text{variance of } r)$   
and  $B = (\text{average } s - \text{current signature sample } s)^2 / (\text{variance of } s)$ ; and  
20 multiply the values  $A$  and  $B$  together.
  
12. The computer of Claim 11, wherein the one or more processors  
operable to multiply the values  $A$  and  $B$  together comprise the one or more processors  
operable to multiply the values  $A$  and  $B$  together in a Pi neuron.

13. A system for electronically learning a signature comprising:
  - means for sampling a signature and obtaining raw data representative thereof using a recursive sampling process;
  - means for translating the raw data into high dimension vectors; and
  - 5 means for extracting, via an unsupervised neural network, high order principal components of the high dimension vectors by cumulative ortho-normalization.